

2025 CareFirst MedPlus Plans

This is a solicitation of insurance;
an agent may contact you.

MEDICARE SUPPLEMENT INSURANCE COVERAGE ■ VIRGINIA

CareFirst MedPlus (First Care, Inc.) is proud to offer a range of Medicare Supplement plans that cover most of the costs not covered by Original Medicare. Use this brochure to learn more about CareFirst's MedPlus Medicare Supplement options, so you can get the coverage you deserve.



Protect Yourself With CareFirst MedPlus

Medicare Parts A and B don't pay for everything. Gaps in Medicare coverage could potentially cost you thousands in out-of-pocket expenses each year. CareFirst's MedPlus Medicare Supplement plan limits out-of-pocket costs for doctor's visits and more, protecting your health and your savings.

Medicare Parts A and B only pay about 80% of costs for healthcare and health supplies. Our Medicare Supplement plans cover some of the remaining costs not covered by Medicare. This includes copays, coinsurance, deductibles and some preventive care benefits. Medicare Supplement plans do not include prescription drug coverage.

Pairing your Medicare Parts A and B coverage with our MedPlus plan means you're covered for more, no matter where you are.



Freedom of choice

See any provider that accepts Medicare.



No referrals required

See Medicare-accepting specialists when you want, where you want.



Exclusive member savings

Enjoy discounts on apparel, hearing, travel and more.



Nationwide coverage

You're covered everywhere you travel in the U.S.



SilverSneakers fitness program

Access to thousands of gyms and online exercise classes.

Medicare can be complicated.

We make it easier to understand.

Visit carefirst.com/medicare-options to learn the basics of Medicare, useful checklists and other educational resources.

Please note: The benefits listed under Exclusive Member Savings and SilverSneakers Fitness Program are not insurance.

Compare Medicare Supplement plans

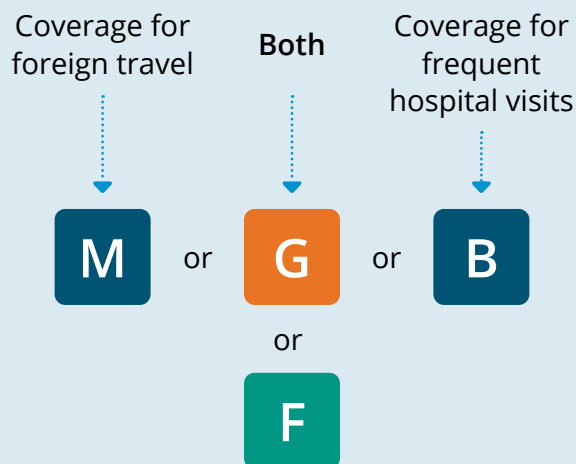
How do you know which MedPlus plan is best for you? Use these charts to identify what works for your health and budget.

- G** Most popular/most comprehensive plan
- HG** Second most popular plan
- F** Only offered to those eligible for Medicare prior to January 1, 2020
- HF**

↓ **Pay less** per visit/procedure
 ↑ **Higher** monthly premiums



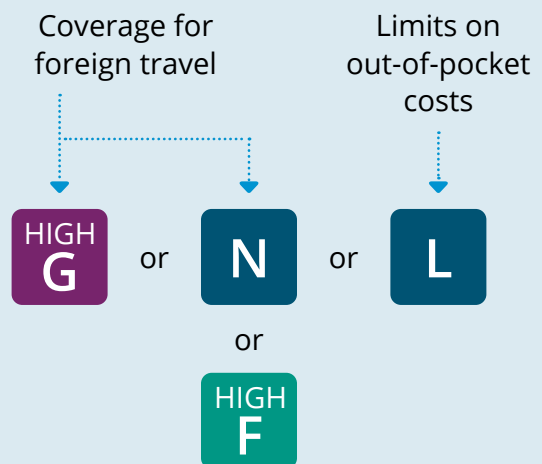
What's **more important** to you?



↑ **Pay more** per visit/procedure
 ↓ **Lower** monthly premiums



What's **more important** to you?



2025 percentage of benefit paid by specific plans	Available to all applicants							Eligible before 1/1/2020 only	
	A ¹	B	G ²	High G	L	M	N	F ²	High F
Monthly Premium	▲ Higher	▲ Higher	▲ Higher	▼ Lower	▼ Lower	▲ Higher	▼ Lower	▲ Higher	▼ Lower
Cost-sharing	▲ Higher	▼ Lower	▼ Lower	▲ Higher	▲ Higher	▼ Lower	▲ Higher	▼ Lower	▲ Higher
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copay	100%	100%	100%	100%	75%	100%	100% ⁴	100%	100%
Blood (first three pints)	100%	100%	100%	100%	75%	100%	100%	100%	100%
Part A hospice care coinsurance or copay	100%	100%	100%	100%	75%	100%	100%	100%	100%
Skilled nursing facility	0%	0%	100%	100%	75%	100%	100%	100%	100%
Medicare Part A deductible	0%	100%	100%	100%	75%	50%	100%	100%	100%
Medicare Part B deductible	0%	0%	0%	0%	0%	0%	0%	100%	100%
Medicare Part B excess charges	0%	0%	100%	100%	0%	0%	0%	100%	100%
Foreign travel emergency (up to plan limits)	0%	0%	80%	80%	0%	80%	80%	80%	80%
Out-of-Pocket limit	N/A	N/A	N/A	N/A	\$3,610 ⁵	N/A	N/A ³	N/A	N/A

¹ Plan A is the only plan available to Medicare applicants under age 65 and disabled.

² Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,870 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High Plan G does not cover the Medicare Part B deductible. However, Plans High F and High G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

³ Plan N pays 100% of covered services for the rest of the calendar year once you meet the out of pocket yearly limit.

⁴ Plan N pays 100% of the Part B coinsurance, except for a copay of up to \$20 for some office visits and a copay of up to \$50 for emergency room visits that do not result in an inpatient admission.

⁵ For Plan L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$257 in 2025), the Medigap plan pays 100% of covered services for the rest of the calendar year.

Why CareFirst MedPlus?

We offer a broad range of Medicare plans to fit any budget or healthcare needs.



Power of CareFirst MedPlus

CareFirst MedPlus plans are backed by CareFirst BlueCross BlueShield. A trusted name in healthcare for more than 80 years.



Plans to meet your budget

Our plans feature competitive rates and a variety of member discounts.



A leader in care

Dedicated to delivering a distinctive member experience with a focus on quality, equity, affordability, convenience and access.

Ways to save

Enjoy a 10% household discount (when two or more people are enrolled) and an additional \$2 off monthly or \$24 off annually with automated payment via bank withdrawal or credit card payment, or the annual payment option.





Ready to learn more about when to enroll?

Talk to a licensed sales agent today. Visit carefirst.com/medicare-options to compare plans and coverage options and find the best fit for you.



CareFirst has been named by the Ethisphere Institute as one of the World's Most Ethical Companies® **for 12 consecutive years!**

We are one of just four companies representing the health insurance industry on the list of 136 organizations.

Neither CareFirst BlueCross BlueShield nor its agents represent work for or receive compensation from any federal, state or local government or Medicare.

This is a solicitation of insurance; an agent may contact you.



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